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## Challenges of Poverty: Parents' Voices

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# CHALLENGES OF POVERTY: PARENTS' VOICES



## INTRODUCTION

The Child Poverty Action Group Early Warning System (EWS) gathers information and case studies about the impact of welfare reform on children and families across Scotland.

This EWS short report is published as part of Challenge Poverty Week 2017 to highlight, through the experiences of low income families, and in their own words, how poverty and welfare changes impact on child and family wellbeing.

It draws on work for CPAG by Dr. Morag Treanor, University of Stirling, who has been undertaking a series of interviews with low income families since 2013 to gain an in-depth understanding of how poverty and welfare changes are affecting child and family wellbeing.

## THE OBJECTIVES OF THIS REPORT ARE TO:

- 1. Provide a platform for low income families to have their experience and voices heard.**
- 2. Highlight the most recent evidence gathered through interviews with families as part of a series of longitudinal case studies.**
- 3. Set out policy considerations which could improve the lives of low income families**

### Dr Morag Treanor

Morag is a senior lecturer in social policy/sociology. Her research uses longitudinal data to explore the impacts of poverty on children's outcomes and the impacts of family, peer and social relations on child and maternal wellbeing for those living in low socioeconomic circumstances. Her research uses longitudinal qualitative data, such as those collected in the EWS study, and longitudinal quantitative data from the Growing Up in Scotland study. Morag also has a special research interest in measurement and indicators in relation to child poverty and works with indices of child wellbeing and material deprivation.

**For more information about this report, please contact Jenny Duncan – Policy and Parliamentary Officer, CPAG in Scotland: [jduncan@cpagscotland.org.uk](mailto:jduncan@cpagscotland.org.uk)**

## MEET THE FAMILIES:

**Sarah** and her son were previously living in a privately rented flat for over ten years but were forced to move due to the landlord selling the property. In that time, Sarah is now unable to afford the market rates for private rentals in Glasgow, so has moved to a council flat in a smaller town nearby. Ongoing health issues have prevented her completing her degree, but she has now got a part time job in a leisure facility. Childcare commitments have improved as her son is now old enough to look after himself but she has lost her active support network which was based around her local church when she lived in the city.

**Fiona** works as a home carer for a care company. Her employment has switched to more regular hours, nine to five working with one client. This is a change from the previous year when she had a variety of clients and shifts. Fiona is looking to continue her studies and would like to work in the NHS. She is managing to meet most of her essentials but is finding the costs of two growing boys increasingly expensive. She has taken out a trust deed to manage debt repayments, but despite her more standardised hours, continues to have problems with variations in tax credits.

**Debbie** works part-time and her husband is self-employed. Her oldest child has moved out having finished university, leaving Debbie, her husband and their severely disabled son at home. Debbie has an extended family support network, and although her husband's self-employment does not provide a standardised income from week to week, it provides them with the flexibility needed to be able to care for their son. Without this flexibility, Debbie would have to give up work to attend hospital appointments. Debbie works in the public sector and has had a salary freeze for the past few years and uses all her wages and tax credits to cover household bills. The budget for food and other weekly expenditure is dependent on her husband's fluctuating income.

**Ashleigh** has moved with her partner and young son to the outskirts of Edinburgh. Previously, the family lived in tied housing linked to her partner's job so the household now faces the addition of rent and utility bills for the first time. Ashleigh has reduced her hours to help her son settle into a new home, area and childcare arrangements. Ashleigh's family are no longer nearby to help with childcare so her costs for this have increased.

**Jennifer** has been off work for a year and has had to hand in her notice as her employer would not accommodate a request to limit her hours to the school day. Jennifer and children (one of whom has additional support needs) had moved into a more expensive private rental to be nearer her work. Her family moved recently so she has lost a vital support network and source of additional childcare. She has had ongoing problems with her tax credits and housing benefit which have been particularly challenging for her.

**Liam's** circumstances have improved since his PIP award was awarded until 2018. This relatively stable income is an improvement on previous years when he seesawed between JSA and ESA and was forced to use a food bank. Liam is currently repaying debt from council tax and loans. He is the main carer for his son who has additional support needs but Liam still volunteers in the local community.

**Mary** has had a period of significant ill health for herself over the past year, coupled with caring responsibilities for both parents until her mother passed away last summer. Her son, who has a number of health conditions, is now at college, and his previously significant care needs have diminished. Mary has been moved onto JSA, having had carers allowance and income support removed. She is applying for work, but is struggling to find a job without experience. She is about to undertake a training course which she hopes will help her find work.

# KEY ISSUES RAISED BY FAMILIES

## DEBT, MONEY AND MANAGING ON CURRENT INCOME:

Gains in employment by some of the parents over the course of the study have been reversed in subsequent years due to lone parents not being able to manage evening and weekend shifts in care facilities. Zero hours contracts have made work life unpredictable with attendant effects on Child Tax Credits and Housing Benefit.

Working has made a positive difference to both parents and children in the beginning but managing hours, childcare and fluctuating incomes soon brought stresses and pressures. For some work then became unsustainable.

Our families describe the challenges of managing on their current income, and the impacts of debt, insecure work or changes to their entitlements on their day to day experiences and income.

Where they exist, some of our families are reliant on their extended family networks to help them get through to the end of the month and would struggle without this additional support. Managing fluctuating and low income impacts on families' ability to make plans, or save.

### INSECURE HOURS

**Fiona:** *'But the constant hours, ken, what time you're starting at, what time you're finishing at, and getting the same wage every month is brilliant. Whereas, it wasn't like that before. And mind, I think when I saw you the last time, the wages were, like the hours were so irregular, like ken, different times, different days. Ken, it was just— so one month my wage was quite good and the next month my wage wasn't so good, so my housing benefit was going up and down all the time, and so it's good that it's constant, it's the same every month.'*

**Sarah:** *'I'm only supposed to be working there a couple a' shifts a week but I'm doing like twenty, thirty hours a week or whatever. But I like it, it's fun and it's a good job... I've been earning an amount where I just maybe get a couple a' quid in housing benefit... Or not any at all'.*

**Debbie:** *'it (self-employed income) fluctuates, I suppose. As I say depending what he brings in, what he can, we kinda get the rest a' what's left over... He knows what he's got to pay out, he knows what his dues are and his loan is and stuff... And then what we've got left, that's it. And that's just what, we're kinda used to it now I think. Cause it has taken this whole five years...'*

*'Managing aye I would say we are because it does, we've just no got money to do anything though or...buy anything, I suppose... So I think, again I've got used to that. I've always, my mortgage is paid and all my bills are paid and then I've got food. That's, that's it'.*

## DEBT AND BILLS

**Ashleigh:** *'I'm managing fine but, you know, you always...like, we are in our overdrafts and we're like, trying to... but I'll always find a way of paying them (bills). I'm never, you know not paying them... I pay most a' my bills at the start a' the, start of the month. So like at least I've got the child tax credits that come in every week.'*

**Sarah:** *'I don't know anything about my council tax. That's something I need to sort out as well. I don't know what I'm meant to have paid this last year. I haven't paid anything cause I didn't know what to pay'.*

## COST OF LIVING

**Debbie:** *'everything else has gone up but not my wage'.*

**Fiona:** Her family is getting older and clothes for growing children are a recurrent cost.

*'Ken, you get the 55 pound clothing grant for them, if you get it, I don't think he even got it last year. I said, "but, ken, their shoes are 80 pound!" Right away I said to him, "ken, ... (my second son is) not fussy about school clothes, (he's) not fussy at all really. But ken, (my older son is) wanting jeans and that out of TopShop, and shirts out of Burton's, and it's not just Asda 7 pound ones anymore, it's ken, shirts are 20 pound, and they're out of that silly linen material, so they don't last very long. He's got holes in them all the time. I said, "ken, everything's just more expensive.".'*

## DEBT

**Mary:** *'I don't take a lot, it's only—like, my kettle blew up, so I went and got a kettle. Cause I wouldn't have been able to afford to just go and buy a kettle. And I didn't want to say to anybody, "I can't afford a kettle." Ken, people are coming in for a cup of tea and that, and "oh my kettle's blew up, and I can't afford another one." So I went and got it off my catalogue.'*

## RELYING ON FAMILY

**Debbie:** *'I dunno what I'd do without them financially'... you ken you get a bit, you think, "we're at an age, surely we can dae this ourselves". And I dinnae want tae (ask them for money), cause they worry about us. They worry about us all'.*

# JUGGLING CHILDCARE AND EMPLOYMENT:

In 2015/16, 70 per cent of children in poverty were living in households with at least one adult in employment.<sup>1</sup> Many of the families in our study describe the challenges of finding flexible employment which matches childcare available to them in their local area, with a negative impact on wellbeing. Wider family can be essential in helping working families with juggling work and childcare.

A combination of low wages, part-time work or zero hours contracts, along with the challenges of finding affordable childcare can all reduce incomes.

## INFLEXIBLE EMPLOYMENT AND CHILDCARE CHALLENGES

Jennifer: *'I felt awful doing it. It's really stressful, because you've nothing... it basically got worse and worse, and I didn't have nobody else at all to help... So anytime after 3, when I'm at work, I'm not really aware 100% of my job, because I'm so stressed.'*

*'So I said to work, "I really can't get childcare after 3." And then my line manager had gotten in touch and said, "well, really that's going against what's in your contract," and she was quite snippy with me about it.*

On leaving work because of incompatible childcare: *Gutted. I feel cheated. I feel like it's so unfair, because I didn't want to leave and I love my job... And obviously the financial side, it's an issue. So I was thinking, well, what will I do? Because I don't want to—I've been on benefits and everything, and I don't want to go that way again. And I want to work, even if I wasn't that much better off working. For my own peace of mind, mentally, I need to work, because that's just me.'*

## ON LOOKING FOR WORK

Mary: *'I do worry about—because they're quite particular about, "you must find full-time work." And I says to her—"please tell me where there's full time work, for anybody like myself, that has—" ken, full-time work in one job, that's what they're looking for. I says, "I've gave up most of my life to look after my son, my family. Instead of working. So I'm feeling it now. Ken, it's like a wee kick in the guts to me now, cause I've not got much experience, much work experience, so—'*

## HELP FROM FAMILY

Debbie: *'If I need the help they're there. It's kinda different now cause he's at school cause that's there. But through the holidays, aye I will have to tap back into that (family childcare help).'*

*'I have thought about it. I've thought, 'what would [laughs] what would I have done without my sister? She looked after (my son) when I, when he was, it was before school... I wouldnae have been able to work'.*

## COST OF CHILDCARE

Ashleigh's childcare is £300 per month, *'which is annoying cause I'm obviously only earning £600. So it's that way of you're literally, half of it's going straight away to childcare but I need to work cause if not I'd have no sanity'.*

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<sup>1</sup> Poverty and Income Inequality in Scotland'2015/16: <http://www.gov.scot/Resource/0051/00515392.pdf>

## BENEFITS:

Over the course of our study, everyone who has ever received, or currently receives, a benefit, has had a change in circumstances that has impacted on their entitlement. For some families, we have seen incomes become more steady but others still experience long waits for money to come through, or insufficient income each month to meet their living costs.

### THE APPLICATION PROCESS

**Sarah:** *that has just been...horrific! I put in all my paperwork immediately cause I had the paperwork for housing benefit before I moved in. So I put it in about two days after we moved in. And because a' the self-employed aspect of what I do, they were asking for all sorts of paperwork which I gave them. I gave them a year's worth of accounts. And I didn't just give them like a summary of accounts. I gave them every single bank statement, everything, everything, everything and they kept asking for more stuff. So I was just giving them more up to date stuff. And they're just going, 'no it's not enough, it's not enough'. And I'm really ill at this point, like really ill, can't cope with anything. And it ended up it was at the point where I just wrote them this letter going, 'I don't know what you want from me. There is nothing else I can give you. I can't cope with this, I'm really ill right now. This is making me even more ill. What am I supposed to do?' And I left it at that. And then I got a letter saying, 'we've denied your benefit application'. Now at that point I wasn't working at all'.*

*'So I was only on tax credits. So I was entitled to housing benefit, you know, I needed housing benefit... But I was too ill to cope with it. I just couldn't'*

### INSUFFICIENT INCOMES

**Mary** received £219 income support in December until her Jobseeker's Allowance arrived in February:

*"So the income support got stopped—no. My income support got carried on for four weeks, then I had to apply for jobseeker's allowance (JSA). That's what I'm on in the now. And it's absolutely horrendous. Absolutely horrendous... Absolutely horrendous. Absolutely horrendous. Really, really bad.'*

*'(The JSA) was [only] backdated for three weeks. I don't know why. I didn't question them... I thought, I just never had it in me to fight with them...It's gotten worse. Since they took me off the income support. Definitely.'*

**Mary** explains what happens when she first gets her JSA each fortnight: *At the start, I try and buy a decent meal. Like I'll get a whole chicken and I get all excited because me and (my son) could have a meal at home together".*

**Jennifer:** *'Awful, awful. Just because it's just a worry. Because I don't ken what I've got coming in and I don't ken what I've got going out. Obviously my rent is my biggest worry, if I'll get my rent covered because to get housing benefit, I would have to provide some kind of evidence that I'm receiving some kind of benefit. But then, if it was all done and dusted, and I knew that I was getting Ben's DLA, and I knew I was getting carer's allowance, I'd automatically get my rent paid. Where it's just the not knowing that worries me.'*

## INCOME INSECURITY

**Jennifer:** *'I got statutory sick pay up until 27 weeks I think it was. But it was after that then that I had to apply for ESA. Which was really gutting for me, because I felt like I was applying for a benefit again, when really my job was totally secure. But that was just the way I had to do it.'*

*"And then when I went back to work, and I had to do a change of circumstances, so it's like your rent stops—your housing benefit stops—and then start to apply for a new one. And we did that, and I just presumed it's all gonna be the same as when I was working the year before. I thought my situation financially would be the exact same. And then I got a letter through with my housing benefit award, and it was just under 200 pound, and I thought, "there must be some kind of mistake." So I phoned up about it, and the lady says, "no, it's definitely not a mistake." Went through everything again, and said, "no, it's definitely the right calculation." And I said, "it can't possibly be right, because before I was getting just under 400 pound, and that had been the case for like, the two years I lived here before that. And if I hadn't gotten so much help, I would never have moved into this house... And I had found all that out before I moved in, that was the only reason I moved in, was because I was getting this help with it." So that was a big sting. She said, I can't remember the wording, but it was basically, "maybe it was an error on their part before and I shouldn't have got that amount before." So maybe I'm better off not taking it further, in case that all gets questioned and I have to have a—I have to pay it back.'*

**Liam:** *'since we got that diagnosis [son's condition] the benefits all sort of settled... Until I got that diagnosis my benefits were like, shunted from one benefit to another ' ... '(total benefits) is a big improvement. I'm not struggling now. I don't struggle now. I have struggled in the past. And anybody that has to go through that, I really pity anybody that has to deal with that [the benefit system and changing benefits]'*

**Sarah:** *'I just don't trust any of it [tax credits]... I've been taught not to trust any of it at all... I feel kind of secure because there's money coming in and I can pay my rent but I, yeah I don't trust it'.*

## SOCIAL ATTITUDES

**Liam:** *'My aim is to see my son grow up into a good adult, a responsible adult. At the same time, I don't want him to think "oh my dad relies on benefits". So as far as my son is concerned, I work. I work for the government. The government pays me a bit of money so I work with them. And I want to give it back to the community.'*

*'I'm able to give more back into the community. I've always thought if you're getting something give something back.... (When I was at the sharp end) it was very difficult to do, because you're having to deal with all that chaos of finance things. And when you are dealing with the DWP, I was going between jobseekers allowance and employment and support allowance, and I was having to sign on, and they were asking what I was doing, and I was putting down voluntary work, their view was that if you are doing that you can do that in a job sort of thing. But the restrictions I had around my caring duties for my son made it very hard for me to do. I think they are a bit punitive towards people who do voluntary work, whereas they should be really saying, "Well look, at least you're contributing and doing something"'.*



# HEALTH AND WELLBEING:

Research has shown the impact of poverty and low incomes on the health and wellbeing of children.

A 2017 report from CPAG and the Royal College of Paediatrics and Child Health, based on a survey of paediatricians across the UK, highlighted that over 2/3 of those surveyed said poverty and low income contributed 'very much' to the ill health of children they work with.<sup>2</sup>

These findings from health professionals, are borne out by the experiences of families in our study.

The families in our study have reported the pressures of struggling on a low income and discussed the stress, mental ill health, panic attacks that they have experienced. Many self-exclude from social situations due to financial circumstances, experiencing isolation with consequential negative impacts on wellbeing.

Added stress for the families has been shielding their children from the challenges of managing on a low income. Skipping meals, driven by income crisis, is either hidden or presented as a deliberate choice to family and friends.

When income is steadier, and less insecure, our families discuss the positive impacts this has on their health and wellbeing.

**Sarah:** *"I've had my breathing tested because I was getting panic attacks and I still am when I elevate my heart rate and my breathing is exerted. That it triggers a panic attack. It's horrible. I'm on beta-blockers to stop it, to like keep the panic attacks down cause I've never had panic attacks in my life'.*

*'it's always stress related, depression related, anxiety related. So it's a little package of things, you know'.*

*my health is part of this issue, you know... I'm on drugs because of it (housing benefit problems)... I'm in no two minds about that. That's, you know, this whole situation."*

## NEGATIVE IMPACTS ON WELLBEING

**Mary:** *'I've got two really good friends, and I've got friends out with—the two friends that I used to see them all the time. I've just not got the heart to... I just...there's nothing to tell them. I've not been nowhere, I've not done nothing. And it comes down to, as well, I think no money, I've—ken, they talk about their work and stuff, and their families, where they've been and where they're going on holiday, and I just, I kinda...*

**Fiona:** *'I think it's partly myself, my own fault, because I shut myself away sometimes as well. I think when you're feeling down and...it's sometimes hard for the girls, the three of them are all...got good jobs and good money and, ken, to go out for a day, for cocktails and spend 100 pounds, is nothing to them. Whereas to me, that's massive, ken, and I felt like sometimes I was constantly watching my purse. So I think a lot of the time I would, ken, I would just say, "oh*

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<sup>2</sup> <http://www.cpag.org.uk/content/poverty-and-child-health-views-frontline>

*I'm not coming." Because I'd be worrying, can I afford that, ken, have I got something to wear, my taxi there and whatever. Ken, whereas now I'm just like, I'm just open with them and I just say to them, now, I can't afford that..."*

#### **HIDING MONEY ISSUES FROM CHILDREN, FRIENDS AND WIDER FAMILY**

**Liam:** *'I've always tried to protect him from anything (financial problems). So he's not affected by how my income is or how things are for me. He does pick up on when I'm stressed. He can see that. He senses that all the time. He's always like "are you okay? You okay?"... The only thing I can do is be honest with him about everything, as honest as I can be, and reassure him that everything is fine. If he sees that I am down he thinks it's his fault. He takes the blame for everything. That is very much a part of what he has been through. He has been blamed for everything and he takes the blame. None of it is his fault so I've got to reassure him.'*

**Mary:** *'If I were to get (my son) here in the now, he would laugh about it and say, "I can't remember the last time mum made a good meal." But I've never told him it's because I can't afford it.'*

#### **IMPROVEMENTS IN HEALTH AND WELLBEING THROUGH A SECURE INCOME**

Sarah's social networks have opened up massively since she started her new job with positive benefits on her wellbeing: *'It's fantastic. Because I've been able to go and see my friends that I haven't been seeing for ages. And also working at the (leisure) centre it just like has really opened my social circuit as well which has been great. Going out loads with them or just going for a pint after work, you know'.*

# RECOMMENDATIONS:

## TACKLE IN-WORK POVERTY

70% of children in poverty in Scotland live in families where at least one adult is in work.<sup>3</sup> Government at every level should work with employers to ensure that all working parents receive at the very least the Living Wage, with adequate, predictable and flexible hours to ensure a reasonable degree of security, and opportunities for parents to develop their skills and progress at work.

## ENSURE THE ADEQUACY OF SOCIAL SECURITY BENEFITS

Benefit rates should be increased to a level which ensures that children do not experience poverty whether their parents are in or out of work. Immediate priorities across the UK include:

- **Removing the benefit cap and reversing the benefit freeze:** Reversing the freeze to the child element of universal and child benefit could keep up to 400,000 children out of poverty. Removing the benefit cap, could keep up to 100,000 children from poverty.<sup>4</sup>
- **Ending the two-child limit.** Families who claim tax credits or universal credit and have a third or subsequent child born after 6 April 2017, will no longer be able to claim CTC for this child or any future child. Worth up to £2,780 per year (£232 per month) and until now, this has been payable for all children in low-income families. Reversing this unfair and arbitrary decision could keep up to 200,000 children from poverty.<sup>5</sup>
- **Restoring work allowances:** Restoring work allowances, would keep up to 300,000 children from poverty. If the current design of universal credit were retained, introducing a second earner work allowance for couples, equivalent to that available to first earners, could keep up to 100,000 children from poverty.<sup>6</sup>

## USE DEVOLVED POWERS TO TOP UP CHILD BENEFIT

Scotland now has the power to top up existing benefits. Modelling suggests increasing child benefit by £5 per week for every child would lift 30,000 children out of poverty compared with non-investment.<sup>7</sup> Administrative complexity, error and delay in the delivery of means-tested benefits is a key reason people end up in acute income crisis. Child benefit provides families with secure, reliable income. As child benefit is not affected by the two-child limit in universal credit and child tax credits, all children in a family would receive the top up.

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<sup>3</sup> Poverty and Income Inequality in Scotland 2015/16: <http://www.gov.scot/Resource/0051/00515392.pdf>

<sup>4</sup> <http://www.cpag.org.uk/content/broken-promises-what-has-happened-support-low-income-working-families-under-universal-credit>

<sup>5</sup> <http://www.cpag.org.uk/content/two-child-limit-200000-more-children-poverty>

<sup>6</sup> <http://www.cpag.org.uk/content/broken-promises-what-has-happened-support-low-income-working-families-under-universal-credit>

<sup>7</sup> <http://www.cpag.org.uk/content/using-scottish-governments-top-powers-detailed-briefing>

## INCREASE UPTAKE OF BENEFITS

According to DWP figures, across the UK, up to 1.6 million families who were entitled to receive housing benefit, did not claim their entitlement and up to 0.5 million families who were entitled to receive income support/employment support allowance did not claim the benefit.<sup>8</sup> The Scottish Government has committed to rolling out a Family Financial Health Check Guarantee<sup>9</sup> and to running a campaign to increase uptake of social security entitlements.<sup>10</sup> It is important that this includes a focus on greater benefits information and advice for families. Frontline services working with low income families should be supported and resourced to make active referrals to high quality welfare rights advice services.

## IMPROVE ACCESS TO THE SCOTTISH WELFARE FUND

The Scottish Welfare Fund provides vital support to families facing income crisis or exceptional pressures. Local authorities and the Scottish Government should work together to further improve awareness of the scheme and remove barriers to accessing it, reviewing demand and investing further in the Fund accordingly.

## PROVIDE AFFORDABLE, FLEXIBLE CHILDCARE

Scottish Government commitment to the increased provision of high quality early education and childcare is very welcome. However, in order to ensure it facilitates access to employment for parents and carers and improve outcomes and educational attainment for children, particularly those from low income backgrounds, the availability of childcare should be flexible enough to enable parents to match childcare with employment options.

## REMOVE FINANCIAL BARRIERS TO EDUCATION

The provision of universal free school meals in primaries 1-3 removes a significant financial barrier for many families. This welcome commitment could be extended by setting out a timetable to extend universal free school meals to all children in P4-P7.

Providing adequate school clothing grants to low income families and reducing the cost of school transport and school trips would also help to ease the financial pressure experienced by families. Currently school clothing grants vary across the country. The Scottish Government and COSLA should ensure that the provision within the Education (Scotland) Act 2016 to agree eligibility criteria and set minimum grant level across the country is implemented as soon as possible.

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<sup>8</sup> [https://www.gov.uk/government/uploads/system/uploads/attachment\\_data/file/645577/income-related-benefits-estimates-of-take-up-2015-16.pdf](https://www.gov.uk/government/uploads/system/uploads/attachment_data/file/645577/income-related-benefits-estimates-of-take-up-2015-16.pdf)

<sup>9</sup> <http://www.gov.scot/Publications/2017/09/8468/10>

<sup>10</sup> <https://beta.gov.scot/policies/social-security/benefit-take-up/>